

UNITED STATES BANKRUPTCY COURT

_____ District of _____

In re _____,
Debtor

Case No. _____

Chapter 13

Notice of Mortgage Payment Change

If you file a claim secured by a security interest in the debtor's principal residence provided for under the debtor's plan pursuant to § 1322(b)(5), you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of creditor: _____

Court claim no. (if known): _____

Last four digits of any number
you use to identify the debtor's
account: _____

Date of payment change:

Must be at least 21 days after date of _____/_____/_____
this notice

New total payment: \$ _____

Principal, interest, and escrow, if any

Part 1: Escrow Account Payment Adjustment

Will there be a change in the debtor's escrow account payment?

- ☐ No
- ☐ Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why:

Current escrow payment: \$ _____

New escrow payment: \$ _____

Part 2: Mortgage Payment Adjustment

Will the debtor's principal and interest payment change based on an adjustment to the interest rate in the debtor's variable-rate note?

- ☐ No
- ☐ Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why: _____

Current interest rate: _____%

New interest rate: _____%

Current principal and interest payment: \$ _____

New principal and interest payment: \$ _____

Part 3: Other Payment Change

Will there be a change in the debtor's mortgage payment for a reason not listed above?

- ☐ No
- ☐ Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect.)

Reason for change: _____

Current mortgage payment: \$ _____

New mortgage payment: \$ _____

Part 4: Sign Here

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number if different from the notice address listed on the proof of claim to which this Supplement applies.

Check the appropriate box.

- ☐ I am the creditor. ☐ I am the creditor's authorized agent.
(Attach copy of power of attorney, if any.)

I declare under penalty of perjury that the information provided in this Notice is true and correct to the best of my knowledge, information, and reasonable belief.

X

Signature

Date ____/____/____

Print:

First Name

Middle Name

Last Name

Title _____

Company

Address

Number

Street

City

State

ZIP Code

Contact phone (____) ____-____

Email _____

CERTIFICATE OF SERVICE

I hereby certify that on _____, a copy of the foregoing Notice has been served electronically via the Court's ECF system and/or by first class mail on:

Debtor(s):

Debtors' Attorney:

Trustee:

Date:

/s/ Enrique Alarcon

Enrique Alarcon, Assistant Paralegal
MALCOLM ♦ CISNEROS, A Law Corporation
2112 Business Center Drive, 2nd Floor
Irvine, CA 92612
Phone: (949) 252-9400
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**AuroraBank** F.S.B.

P.O. Box 1706
 Scottsbluff, NE 69363-1706
www.myAuroraLoan.com

Document

ESCROW ACCOUNT STATEMENT

Analysis Date: 12/27/11
 Account Number: 4624

Customer Service: 1-800-550-0508
 Mon-Thu, 8:00 a.m. to 11:00 p.m., ET
 Fri, 8:00 a.m. to 9:00 p.m., ET
 Sat, 8:00 a.m. to 4:00 p.m., ET

PAUL EDWARD ALLEN
 PO BOX 3724
 VIRGINIA BCH VA 23454-9618

Current Payment as of 12/27/11
 Principal and Interest \$941.37
 Escrow/Impound \$123.30
Total Current Payment \$1,064.67
 New Payment Effective 03/01/12
 Principal and Interest \$941.37
 Escrow/Impound \$123.30
Total New Payment \$1,064.67

Aurora Bank is a debt collector. Aurora Bank is attempting to collect a debt and any information obtained will be used for that purpose. However, if you are in bankruptcy or received a bankruptcy discharge of this debt, this communication is not an attempt to collect the debt against you personally, but is notice of a possible enforcement of the lien against the collateral property.

PAYMENT CALCULATIONS AND ESCROW ACTIVITY FOR THE NEXT 12 MONTH ESCROW CYCLE

For quality assurance and to comply with federal regulations, Real Estate Settlement Procedures Act (RESPA), your escrow account is reviewed at least once a year to determine that sufficient funds are available to pay your taxes and/or insurance. If the taxes and/or insurance amounts we pay from your escrow account change during the year, then the amount we are required to collect may change. If this occurs, we suggest you contact your tax authority or insurance agent directly for an explanation of the change in your bill.

ESCROW DISBURSEMENTS		PROJECTED ESCROW ACTIVITY FOR THE NEXT 12 MONTH ESCROW CYCLE				
Current Anticipated Disbursements		Your actual starting escrow balance is \$509.95. According to your projected escrow activity, you are required to have a starting escrow balance of \$616.54.				
This year, we anticipate that payments from your account will equal \$1,479.64.		Month	Anticipated Payments To Escrow	Anticipated Payments From Escrow	Description	Required Balance
City Quart 3	369.91				STARTING BALANCE	616.54
City Quart 4	369.91	Mar	123.30	369.91	CITY QUART 3	369.93
City Quart 1	369.91	Apr	123.30			493.23
City Quart 2	369.91	May	123.30	369.91	CITY QUART 4	246.62
Total Disbursements	1,479.64	Jun	123.30			369.92
Escrow Payment Calculation		Jul	123.30			493.22
\$1,479.64 / 12 months = \$123.30		Aug	123.30			616.52
Previous Anticipated Disbursements		Sep	123.30	369.91	CITY QUART 1	369.91
Last year, we anticipated that payments from your account would be made during this period equalling \$1,479.64.		Oct	123.30			493.21
City Quart 3	369.91	Nov	123.30	369.91	CITY QUART 2	246.60
City Quart 4	369.91	Dec	123.30			369.90
City Quart 1	369.91	Jan	123.30			493.20
City Quart 2	369.91	Feb	123.30			616.50
Total Disbursements	1,479.64				ENDING BALANCE	616.50
Escrow Payment Calculation		TOTAL	1,479.60	1,479.64		
\$1,479.64 / 12 months = \$123.30						
Calculation of Escrow Adjustment						
Beginning Projected Balance	\$509.95					
Beginning Required Balance	616.54					
Based upon your mortgage documents and/or state and federal laws, we are allowed to maintain a two month cushion in your escrow account (excluding MIP/PMI). Your lowest monthly balance (LP) for the next 12 months should not exceed \$246.60, which equals 1/6 of the anticipated payments from your escrow account.						
Your actual lowest monthly balance was greater than \$246.60. The items with an asterisk on your Account History may explain this. If you want a further explanation, please call our toll-free Customer Service number.						
CONTINUED ON REVERSE						

**AuroraBank** F.S.B.

P.O. Box 1706
 Scottsbluff, NE 69363-1706

For information about your loan,
 Visit us online at
www.myAuroraLoan.com

ACCOUNT HISTORY

This statement itemizes your actual escrow account transactions since your previous analysis statement or initial disclosure.

Month	Payments To Escrow		Payments From Escrow		Description	Escrow Balance	
	Projected	Actual	Projected	Actual		Projected	Actual
					STARTING BALANCE	493.24	-476.50
Feb	123.30	0.02 *		369.91	* CITY QUART 3	616.54	-846.39
Mar	123.30	0.01 *	369.91		* CITY QUART 3	369.93	-846.38
Apr	123.30	0.01 *		369.91	* CITY QUART 4	493.23	-1,216.28
May	123.30		369.91		* CITY QUART 4	246.62	-1,216.28
Jun	123.30	0.01 *				369.92	-1,216.27
Jul	123.30					493.22	-1,216.27
Aug	123.30	0.01 *				616.52	-1,216.26
Sep	123.30	0.01 *	369.91		* CITY QUART 1	369.91	-1,216.25
Oct	123.30					493.21	-1,216.25
Nov	123.30	123.30	369.91		* CITY QUART 2	246.60	-1,092.95
Dec #	123.30	1,356.30 *				369.90	263.35
Jan #	123.30	123.30				493.20	385.65
Feb #		123.30 *				493.20	509.95
TOTAL	1,479.60	1,726.27	1,479.64	739.82			

Over this period, an additional \$0.00 was deposited into your escrow account for interest on escrow.

A pound sign (#) indicates scheduled deposits or disbursements to be made to the escrow account before your new payment effective date.

An asterisk (*) indicates a difference from a previous estimate either in the date or the amount.

Under Federal law, your lowest monthly balance should not have exceeded \$246.60 or 1/6 of anticipated payments from the account (excluding MIP/PMI), unless your mortgage contract or State law specified a lower amount. Under your mortgage contract and State law, your lowest monthly balance should not have exceeded \$246.60.

You will receive an Escrow Account Disclosure Statement reflecting the actual activity at the end of the next escrow analysis cycle. However, you may wish to keep this statement for your own records for comparison. Should you have any questions about this Escrow Statement, please call our Customer Service Representatives toll free at 800-550-0508.